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<ul style="list-style-type: none">a. Click the "Download" radio button and click "Next"b. At Report Confirmation screen click "Next" againc. At View Custom Report Selections for Download screen, click "Next"d. At Download Existing Column Selections screen, click "Next"e. When prompted, click on "Open" file	<p>Page 39</p>	<p><i>Do not exit the FDIC web site at this step</i></p>
<p>7. PUT INSTITUTION DATA INTO TOOL</p> <ul style="list-style-type: none">a. Highlight the entire spreadsheet just downloaded and copy itb. Go to the tab labeled "PASTE Institution Data"c. Put you cursor in the yellow cell (upper left)d. Do "Paste Special" then select "Values"		<p><i>Using "Paste Special" and "Values" in Excel will ensure no formatting changes or problems</i></p>

STEPS 8A/8B ARE USED DEPENDING ON WHETHER A STANDARD OR CUSTOM PEER GROUP IS USED		
8A. SELECT A STANDARD PEER GROUP a. Click on "Create or Modify Reports" which takes you back to the screen with the four columns showing the institution you selected. b. Select a "Standard Peer Group" from drop down list in first column. c. In box that says "All Institutions" select the standard peer group you want from the drop down list	Part 2 Page 16	
8B. CREATE A CUSTOM PEER GROUP a. Click on "Create or Modify Reports" which takes you back to the screen with the four columns showing the institution you selected. b. Select a "Custom Peer Group" from drop down list in first column. c. Select "Create Peer Group" d. Create a custom institution peer group use the selection screen	Part 2 Page 17	
STEPS 9 - 12 ARE FOR THE PEER GROUP, SAME PROCESS FOR PEER GROUP AS STEPS 4 - 7 FOR THE INSTITUTION		
9. SET UP FOUR COLUMNS a. Duplicate peer group across all four columns b. Set the reporting dates to match those used for the institution in step 4 c. Click "Next"		<i>Same process as step 4</i>
10. SET UP REPORT The screen will display the same report you created or retrieved in step 5 so no change is necessary		<i>Same process as step 5</i>
11. DOWNLOAD PEER DATA a. Click the "Download" radio button and click "Next" b. At Report Confirmation screen click "Next" again c. At View Custom Report Selections for Download screen, click "Next" d. At Download Existing Column Selections screen, click "Next" e. When prompted, click on "Open" file	Part 2 Page 39	<i>Same process as step 6</i> Do not exit the FDIC web site at this point
12. PUT PEER GROUP DATA INTO TOOL a. Highlight the entire spreadsheet just downloaded and copy it b. Go to the tab labeled "PASTE Peer Data" c. Put your cursor in the yellow cell (upper left) d. Do "Paste Special" then select "Values"		<i>Same process as step 7</i>
13. INPUT TEXT DESCRIPTION OF CUSTOM PEER GROUP (OPTIONAL) a. Go to tab "INPUT Peer Description" b. Type in a short description of the custom peer group		<i>This description is a convenience for the reader when reports are printed</i>
14. PUT CUSTOM PEER NAMES INTO TOOL (OPTIONAL) a. Return to FDIC web site (kept open from step 12) where the "Download Existing Column Selections" screen is displayed b. In the column labeled "Aggregate?" change the first period (i.e., first row) from the "Y" radio button to the "N" radio button then click "Next" c. When prompted, click "Open" d. Highlight the entire worksheet of the file and copy it e. Go to "PASTE Peer Names" tab, put cursor in yellow cell (upper left) f. Do "Paste Special" then select "Values"		<i>This is used only when a custom peer group was used</i>
PROCESS IS COMPLETE AND THE FILE IS READY		
15. ADD COMMENTS (OPTIONAL) In "Your Analysis" tab, add comments in BLUE shaded cells		<i>Comments are useful if you want to share file with others and want to highlight certain conclusions</i>
16. PRINT (OPTIONAL) You can print selected worksheets in the file		<i>Print ranges and headings are pre-set; use normal Excel print process</i>

QUICK INSTRUCTIONS FOR THE MORE EXPERIENCED USER	
Action	Comments
Open this file, rename it for the institution you're analyzing, and go to FDIC web site at: Go to http://www2.fdic.gov/sdi/main.asp	Default # of reporting periods is 4, and default type of report is "Dollar/Percent of Assets" - leave these as is.
Find the institution you are analyzing	Duplicate across four periods
Set up the 4 reporting periods	Usually latest quarter or year end, and pervious three Y/E periods.
Create "New Custom Report" - "Select All" of categories "Assets and Liabilities" and "Net Loans & Leases" and "Total Deposits" and "Fiduciary and Related Services" and "Income and Expenses" and "Additional Noninterest Income" and "Performance and Condition Ratios."	Remember to "Select All" for each of the seven categories of financial data . . . and to select the "Download" option. If you have previously created and saved this report, select the report using the "Retrieve Reports" selection in the menu bar.
Download report and open it - will be displayed in Excel.	
Highlight the entire displayed spreadsheet and copy it.	
Go to the tab "PASTE Institution Data," put cursor in upper left hand corner (yellow cell), choose "Paste Special" then "Values."	It is not necessary to do "Paste Special" then "Values" but for consistency and ease of remembering the process, it may be a good idea to do that paste method since some downloads require it.
Go back to FDIC web site, click on "Create or Modify Reports" in the web site menu bar. This will take you back to the point where you can select the peer group.	
Select your institution peer group.	There are 2 ways to define an institution peer group 1) using the standard peer group definitions, and 2) custom peer groups. Custom peer groups are the most flexible, and generally you want to use the "Advanced" features which gives you more variables to filter for institutions to be in the peer group.
After you confirm the peer group, duplicate it across all four periods, then change the report date to match the reporting periods you selected for the institution you are analyzing.	
Next, you are duplicating the report for the peer group. If you are doing the steps sequentially, the FDIC web site "remembers" the report you defined and labels it "Unsaved Custom Report." You can run the report from here, then download it, copy it, an	The process for creating a report, downloading it, copying it and pasting into the Institution Peer Comparison spreadsheet is the same whether for a single institution or a peer group. The peer group paste goes into the tab "PASTE Peer Data."
<i>OPTIONAL - If you use a "Custom" peer group, and want to have a list of specific institutions that are in the peer group.</i> Go back to the FDIC screen where you left off. In "Do you want to Aggregate," select "NO" in the first time period, then re-download. Then paste that download in the tab "PASTE Peer Names."	
<i>OPTIONAL - If you want a text description of the peer group to show up on the peer comparison reports.</i> Go tot the tab "INPUT Peer Description" and type in the description you want (keep brief) and the number of institutions.	
Add comments in the "Your Analysis" tab if desired.	Optional

<p>THIS INPUT IS OPTIONAL - IF YOU WANT A DESCRIPTION OF THE PEER GROUP TO DISPLAY IN THE VARIOUS REPORTS</p>	
<p>Fill in the Blue Shaded Spaces in One Column Only</p>	
<p><i>If you are using a STANDARD peer group, complete only the number of peers</i></p>	<p><i>If you are using a CUSTOM peer group, complete the two spaces below</i></p>
<p>Description of the STANDARD Peer Group <i>(Filled in automatically when Standard Peer Group used)</i></p>	<p>Type in a description of the peer group if you would like it displayed</p>
<p>Number of institutions in STANDARD peer group <i>(optional input)</i></p>	<p>Arkansas Banks \$500 mm to \$1 Billion</p>
<p>Number of institutions in STANDARD peer group <i>(optional input)</i></p>	<p>Number of institutions in CUSTOM peer group <i>(optional, if peer names pasted, no need to complete this)</i></p>

OBSERVATIONS AND COMMENTS ABOUT INSTITUTION PEER GROUP COMPARISON

OBSERVATIONS AND ANALYSIS OF PEER COMPARISON OF	
First State Bank Conway, AR	
General Observations	
Size and Growth	
Profitability	
Operations	
Business Mix	
Capital and Risk	

Institution Name	First State Bank
Certificate Number	11241
Location	Conway, AR

PEER REPORT FOR: *First State Bank Conway, AR*

Peer Group Used in this Analysis: Arkansas Banks \$500 mm to \$1 Billion	Number of Institutions in This Peer Group 10
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Is *First State Bank* included in peer group list?
Yes

All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted	12/31/07	12/31/06	12/31/05	12/31/04
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BALANCE SHEET MEASURES	12/31/07	12/31/06	12/31/05	12/31/04
Total Assets				
First State Bank	\$602,328	\$563,310	\$450,845	\$460,041
Change from Previous Period	+6.9%	+24.9%	(2.0%)	-
Peer Group	\$6,722,883	\$5,949,190	\$5,273,676	\$4,832,610
Change from Previous Period	+13.0%	+12.8%	+9.1%	-
Memo - Share of Peer Group Assets (Note - This measure relevant only if institution in peer group)				
First State Bank	8.96%	9.47%	8.55%	9.52%
Net Loans and Leases				
First State Bank	\$444,991	\$402,854	\$320,423	\$316,046
Change from Previous Period	+10.5%	+25.7%	+1.4%	-
Peer Group	\$4,937,463	\$4,303,097	\$3,761,160	\$3,259,257
Change from Previous Period	+14.7%	+14.4%	+15.4%	-
Memo - Share of Peer Group Loans (Note - This measure relevant only if institution in peer group)				
First State Bank	9.01%	9.36%	8.52%	9.70%
Total Deposits				
First State Bank	\$451,245	\$416,502	\$346,709	\$335,577
Change from Previous Period	+8.3%	+20.1%	+3.3%	-
Peer Group	\$5,256,757	\$4,772,077	\$4,120,983	\$3,859,136
Change from Previous Period	+10.2%	+15.8%	+6.8%	-
Memo - Share of Peer Group Deposits (Note - This measure relevant only if institution in peer group)				
First State Bank	8.58%	8.73%	8.41%	8.70%
Equity Capital				
First State Bank	\$54,357	\$46,383	\$37,423	\$60,482
Change from Previous Period	+17.2%	+23.9%	(38.1%)	-
Peer Group	\$712,492	\$583,439	\$532,610	\$514,572
Change from Previous Period	+22.1%	+9.5%	+3.5%	-
Memo - Equity to Assets Ratio				
First State Bank	9.02%	8.23%	8.30%	13.15%
Peer Group	10.60%	9.81%	10.10%	10.65%

Relative to peers, institution's asset growth was substantially less since 12/31/04

Relative to peers, asset market share has declined in last 4 periods

Relative to peers, institution's loan growth was substantially less since 12/31/04

Relative to peers, loan market share has declined in last 4 periods

Relative to peers, institution's deposit growth was slightly less since 12/31/04

Relative to peers, deposit market share has declined in last 4 periods

Relative to peers, institution's equity growth was substantially less since 12/31/04

Loan Volume and Mix	12/31/07	12/31/06	12/31/05	12/31/04
Net Loans as a % of Assets				
First State Bank	73.88%	71.52%	71.07%	68.70%
Change from Previous Period	(236) BP	(44) BP	(237) BP	-
Peer Group	73.44%	72.33%	71.32%	67.44%
Change from Previous Period	+111 BP	+101 BP	+388 BP	-
Net Loans to Total Deposit Ratio				
First State Bank	98.61%	96.72%	92.42%	94.18%
Change from Previous Period	(189) BP	(430) BP	+176 BP	-
Peer Group	93.93%	90.17%	91.27%	84.46%
Change from Previous Period	+375 BP	(110) BP	+681 BP	-
Consumer Real Estate Loans to Gross Loans				
First State Bank	14.76%	14.29%	15.79%	17.58%
Change from Previous Period	(47) BP	+150 BP	+179 BP	-
Peer Group	22.27%	22.17%	23.38%	25.80%
Change from Previous Period	+10 BP	(121) BP	(242) BP	-
Business Real Estate Loans to Gross Loans				
First State Bank	63.63%	62.61%	60.22%	58.43%
Change from Previous Period	+102 BP	+239 BP	+179 BP	-
Peer Group	46.55%	44.90%	44.10%	40.00%
Change from Previous Period	+165 BP	+79 BP	+411 BP	-
Business Loans to Gross Loans				
First State Bank	14.59%	16.82%	16.63%	14.41%
Change from Previous Period	(223) BP	+19 BP	+223 BP	-
Peer Group	13.83%	15.51%	14.13%	13.56%
Change from Previous Period	(168) BP	+138 BP	+57 BP	-
Loans to Individuals to Gross Loans				
First State Bank	2.96%	3.45%	4.22%	4.65%
Change from Previous Period	(49) BP	(77) BP	(42) BP	-
Peer Group	4.84%	5.00%	5.41%	6.44%
Change from Previous Period	(16) BP	(40) BP	(104) BP	-

Relative to peers, institution is was somewhat more loaned out based on average %'s since 12/31/04

Relative to peers, institution is was somewhat more loaned out based on average %'s since 12/31/04

Relative to peers, institution is substantially less concentrated based on average %'s since 12/31/04

Relative to peers, institution is substantially more concentrated based on average %'s since 12/31/04

Relative to peers, institution is somewhat more concentrated based on average %'s since 12/31/04

Relative to peers, institution is substantially less concentrated based on average %'s since 12/31/04

PEER REPORT FOR: First State Bank Conway, AR				
Peer Group Used in this Analysis: Arkansas Banks \$500 mm to \$1 Billion		Number of Institutions in This Peer Group 10		
Is First State Bank included in peer group list? Yes				
All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted				
	12/31/07	12/31/06	12/31/05	12/31/04
Funding Sources				
Core Deposits to Total Deposits				
First State Bank	75.03%	72.27%	75.15%	73.54%
<i>Change from Previous Period</i>	(277) BP	+289 BP	(162) BP	-
Peer Group	75.80%	71.47%	74.36%	76.28%
<i>Change from Previous Period</i>	+432 BP	(288) BP	(192) BP	-
Total Deposits to Total Liabilities				
First State Bank	82.35%	80.57%	83.86%	83.99%
<i>Change from Previous Period</i>	+178 BP	(329) BP	(12) BP	-
Peer Group	87.46%	88.94%	86.92%	89.37%
<i>Change from Previous Period</i>	(147) BP	+201 BP	(245) BP	-
Noninterest Bearing Deposits to Total Deposits				
First State Bank	11.19%	13.69%	14.59%	17.05%
<i>Change from Previous Period</i>	(250) BP	(90) BP	(246) BP	-
Peer Group	12.20%	13.55%	14.04%	15.18%
<i>Change from Previous Period</i>	(135) BP	(48) BP	(114) BP	-
Deposits > \$100k to Total Deposits				
First State Bank	45.85%	52.85%	52.64%	48.23%
<i>Change from Previous Period</i>	(700) BP	+21 BP	+441 BP	-
Peer Group	43.12%	44.51%	44.00%	42.33%
<i>Change from Previous Period</i>	(140) BP	+51 BP	+167 BP	-
PROFITABILITY MEASURES				
Net Operating Income to Avg Assets*				
First State Bank	1.44%	1.28%	1.22%	1.02%
<i>Change from Previous Period</i>	+16 BP	+5 BP	+20 BP	-
Peer Group	1.15%	1.18%	1.18%	1.24%
<i>Change from Previous Period</i>	(3) BP	+ BP	(6) BP	-
Return on Assets*				
First State Bank	1.44%	1.28%	1.23%	1.03%
<i>Change from Previous Period</i>	+16 BP	+5 BP	+20 BP	-
Peer Group	1.16%	1.20%	1.18%	1.26%
<i>Change from Previous Period</i>	(4) BP	+2 BP	(7) BP	-
Return on Equity*				
First State Bank	16.86%	15.59%	11.47%	7.65%
<i>Change from Previous Period</i>	+126 BP	+413 BP	+382 BP	-
Peer Group	10.98%	12.10%	11.28%	11.20%
<i>Change from Previous Period</i>	(112) BP	+82 BP	+8 BP	-
Yield on Earning Assets*				
First State Bank	7.37%	6.94%	5.98%	5.32%
<i>Change from Previous Period</i>	+44 BP	+95 BP	+66 BP	-
Peer Group	7.21%	6.85%	5.96%	5.50%
<i>Change from Previous Period</i>	+36 BP	+89 BP	+46 BP	-
Cost of Funding Earning Assets*				
First State Bank	3.71%	3.28%	2.17%	1.55%
<i>Change from Previous Period</i>	+44 BP	+111 BP	+62 BP	-
Peer Group	3.44%	3.06%	2.21%	1.71%
<i>Change from Previous Period</i>	+38 BP	+85 BP	+50 BP	-
Net Interest Margin *				
First State Bank	3.66%	3.66%	3.82%	3.78%
<i>Change from Previous Period</i>	+ BP	(16) BP	+4 BP	-
Peer Group	3.77%	3.79%	3.76%	3.79%
<i>Change from Previous Period</i>	(2) BP	+4 BP	(3) BP	-
Provision for Loan Loss to Average Loans*				
First State Bank	0.26%	0.13%	0.50%	0.56%
<i>Change from Previous Period</i>	+13 BP	(36) BP	(6) BP	-
Peer Group	0.27%	0.26%	0.30%	0.27%
<i>Change from Previous Period</i>	+1 BP	(4) BP	+4 BP	-
Noninterest Income Efficiency*				
First State Bank	27.7%	31.4%	33.5%	29.6%
<i>Change from Previous Period</i>	(361) BP	(216) BP	+390 BP	-
Peer Group	21.6%	20.3%	20.3%	20.6%
<i>Change from Previous Period</i>	+132 BP	+4 BP	(31) BP	-
Noninterest Income Coverage Ratio*				
First State Bank	57.3%	55.5%	59.1%	50.4%
<i>Change from Previous Period</i>	+178 BP	(362) BP	+871 BP	-
Peer Group	35.6%	33.8%	33.8%	34.9%
<i>Change from Previous Period</i>	+172 BP	+9 BP	(118) BP	-

Relative to peers, institution is somewhat less concentrated based on average %'s since 12/31/04

Relative to peers, institution is somewhat less concentrated based on average %'s since 12/31/04

Relative to peers, institution is somewhat more concentrated based on average %'s since 12/31/04

Relative to peers, institution's % of accts > \$100k was somewhat higher based on average %'s since 12/31/04

Relative to peers, institution's avg NOI/AA was somewhat higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg ROA was somewhat higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg ROE was somewhat higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg yield was somewhat higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg funds costs was somewhat higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg net int margin was somewhat lower based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg provision was substantially higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg NII efficiency was substantially higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's NII coverage ratio was substantially higher based on 4 reporting periods since 12/31/04

PEER REPORT FOR: First State Bank Conway, AR					
Peer Group Used in this Analysis: Arkansas Banks \$500 mm to \$1 Billion		Number of Institutions in This Peer Group 10			
Is First State Bank included in peer group list? Yes					
All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted					
		12/31/07	12/31/06	12/31/05	12/31/04
Efficiency Ratio *					
First State Bank		48.5%	56.5%	56.7%	58.8%
	Change from Previous Period	(806) BP	(19) BP	(207) BP	-
Peer Group		60.2%	59.5%	59.5%	58.6%
	Change from Previous Period	+70 BP	+1 BP	+87 BP	-
Total Income per Employee* (\$ Annualized)					
First State Bank		\$217.5	\$224.7	\$166.9	\$141.8
	Change from Previous Period	(3.22%)	+34.66%	+17.69%	-
Peer Group		\$145.1	\$142.9	\$133.8	\$133.3
	Change from Previous Period	+1.55%	+6.78%	+0.37%	-
Assets per Employee (\$ millions)					
First State Bank		\$4.9	\$5.2	\$3.1	\$3.0
	Change from Previous Period	(5.24%)	+66.21%	+2.73%	-
Peer Group		\$3.4	\$3.4	\$3.2	\$3.2
	Change from Previous Period	+0.82%	+5.86%	(0.95%)	-
Total Operating Expenses per Employee* (\$ Annualized)					
First State Bank		\$105.4	\$127.0	\$94.6	\$83.3
	Change from Previous Period	(17.02%)	+34.21%	+13.54%	-
Peer Group		\$88.2	\$85.7	\$80.3	\$78.5
	Change from Previous Period	+2.91%	+6.73%	+2.30%	-
Capital Strength					
Equity Capital to Assets					
First State Bank		9.02%	8.23%	8.30%	13.15%
	Change from Previous Period	(79) BP	+7 BP	+485 BP	-
Peer Group		10.60%	9.81%	10.10%	10.65%
	Change from Previous Period	+79 BP	(29) BP	(55) BP	-
Core Capital (Leverage) Ratio					
First State Bank		9.18%	8.69%	8.44%	13.42%
	Change from Previous Period	+49 BP	+25 BP	(497) BP	-
Peer Group		9.68%	9.71%	10.11%	10.60%
	Change from Previous Period	(3) BP	(40) BP	(49) BP	-
Tier 1 Risk Based Capital Ratio					
First State Bank		10.29%	10.29%	10.01%	15.51%
	Change from Previous Period	() BP	+27 BP	(550) BP	-
Peer Group		12.33%	12.77%	13.44%	14.68%
	Change from Previous Period	(44) BP	(67) BP	(124) BP	-
Total Risk Based Capital Ratio					
First State Bank		11.54%	11.54%	11.26%	16.77%
	Change from Previous Period	() BP	+28 BP	(551) BP	-
Peer Group		13.43%	13.83%	14.47%	15.73%
	Change from Previous Period	(40) BP	(64) BP	(126) BP	-
Asset Quality					
Provision for Loan Loss to Average Loans*					
First State Bank		0.26%	0.13%	0.50%	0.56%
	Change from Previous Period	(13) BP	+36 BP	+6 BP	-
Peer Group		0.27%	0.26%	0.30%	0.27%
	Change from Previous Period	+1 BP	(4) BP	+4 BP	-
Loss Allowance to Total Loans					
First State Bank		1.90%	1.79%	2.06%	1.93%
	Change from Previous Period	+11 BP	(28) BP	+13 BP	-
Peer Group		1.27%	1.23%	1.20%	1.21%
	Change from Previous Period	+3 BP	+4 BP	(1) BP	-
Noncurrent Loans to Total Loans					
First State Bank		0.27%	0.43%	0.89%	0.92%
	Change from Previous Period	(17) BP	(46) BP	(3) BP	-
Peer Group		1.51%	0.90%	0.59%	0.68%
	Change from Previous Period	+61 BP	+31 BP	(10) BP	-
Noncurrent Loans + OREO to Total Assets					
First State Bank		0.20%	0.33%	0.81%	0.71%
	Change from Previous Period	(12) BP	(48) BP	+10 BP	-
Peer Group		1.44%	0.88%	0.56%	0.58%
	Change from Previous Period	+56 BP	+33 BP	(3) BP	-

Relative to peers, institution's avg efficiency ratio was somewhat lower based on 4 reporting periods since 12/31/04

Relative to peers, institution's total income/emp was substantially higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's assets/emp was substantially higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's avg exp/emp was substantially higher based on 4 reporting periods since 12/31/04

Relative to peers, institution's % was somewhat lower based on average %'s since 12/31/04

Relative to peers, institution's % was somewhat lower based on average %'s since 12/31/04

Relative to peers, institution's % was somewhat lower based on average %'s since 12/31/04

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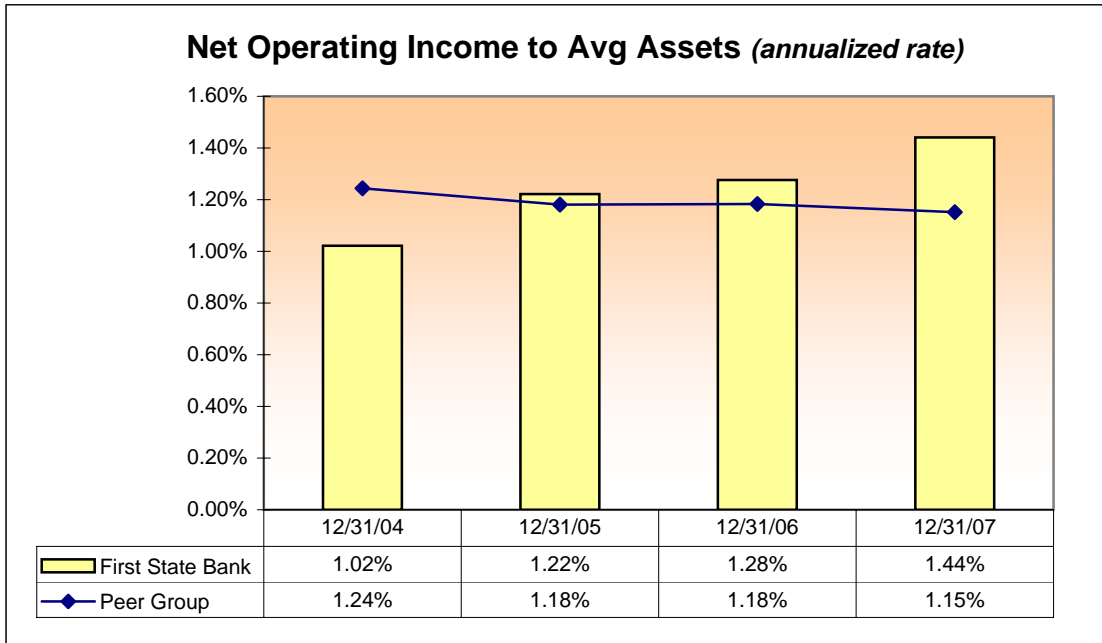
Relative to peers, institution's % was substantially higher based on average %'s since 12/31/04

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Relative to peers, institution's % was substantially lower based on average %'s since 12/31/04

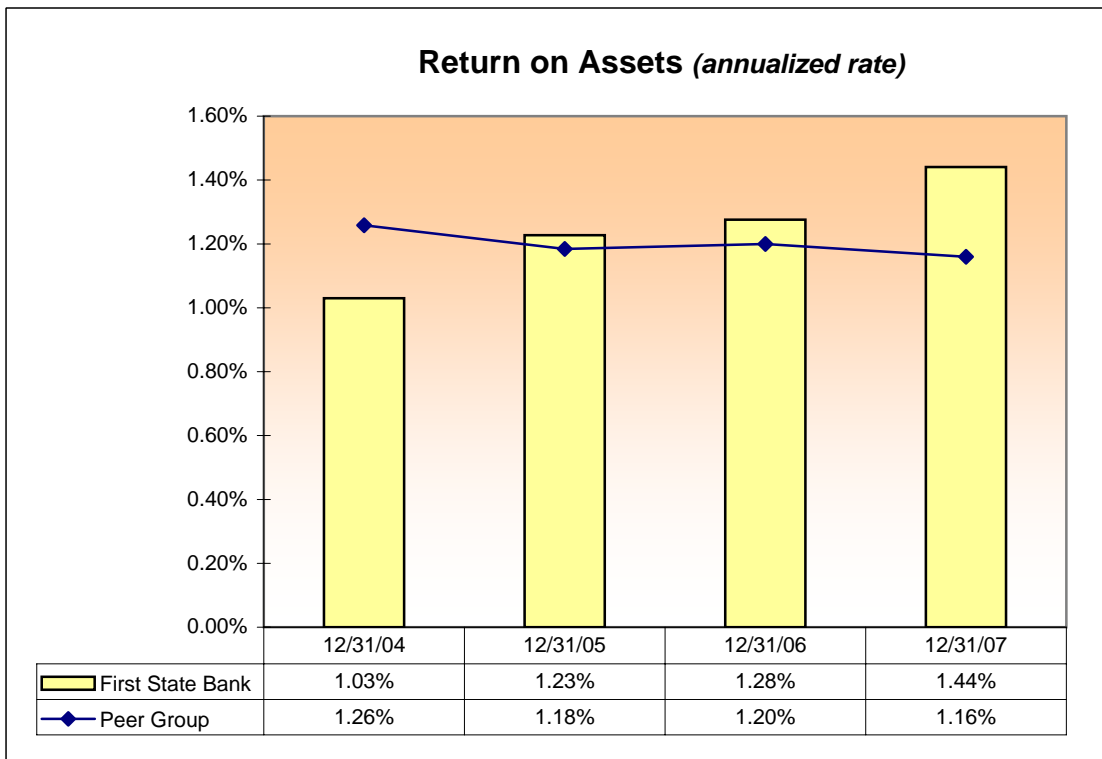
Relative to peers, institution's % was substantially lower based on average %'s since 12/31/04

INSTITUTION PEER COMPARISON TREND CHARTS



Peer Group Arkansas Banks \$500 mm to \$1 Billion

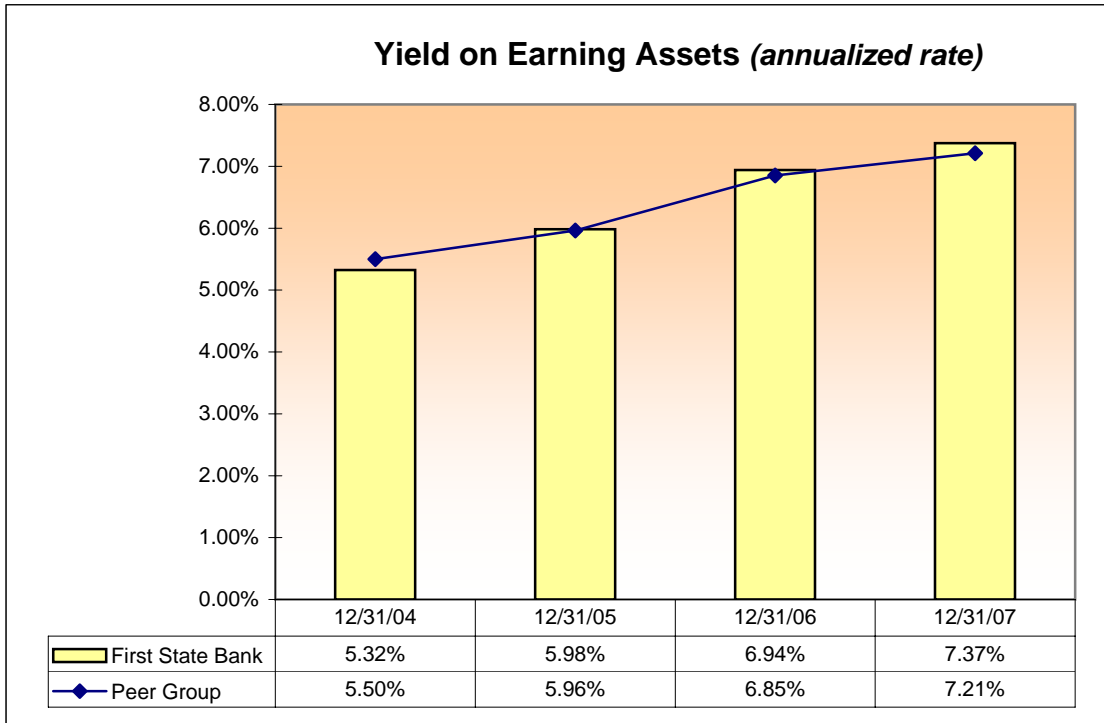
Institution First State Bank Conway, AR



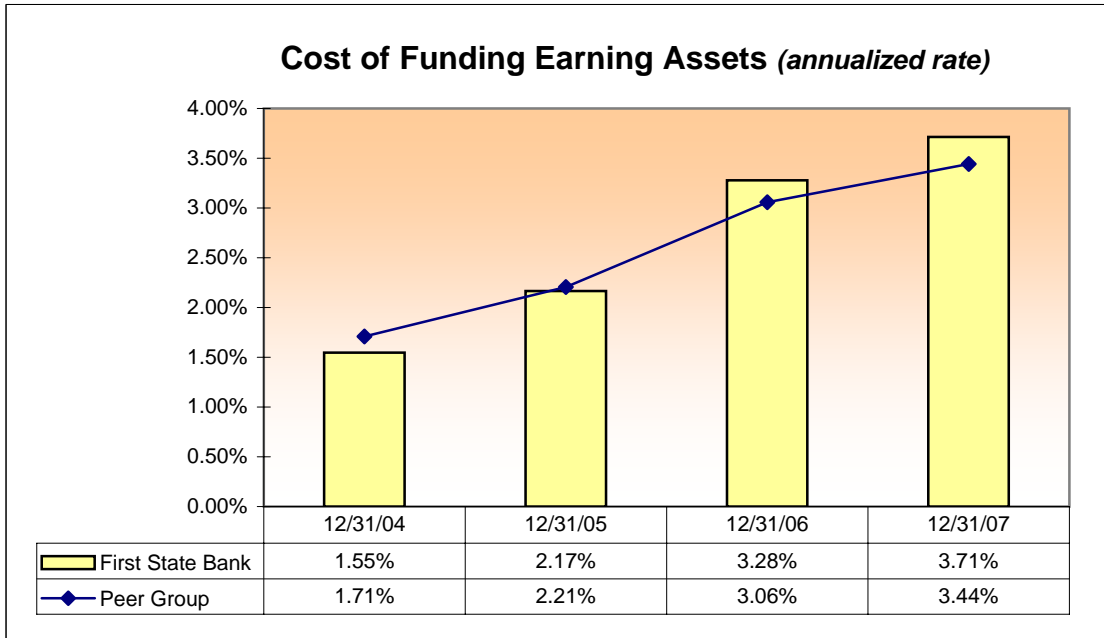
Peer Group Arkansas Banks \$500 mm to \$1 Billion

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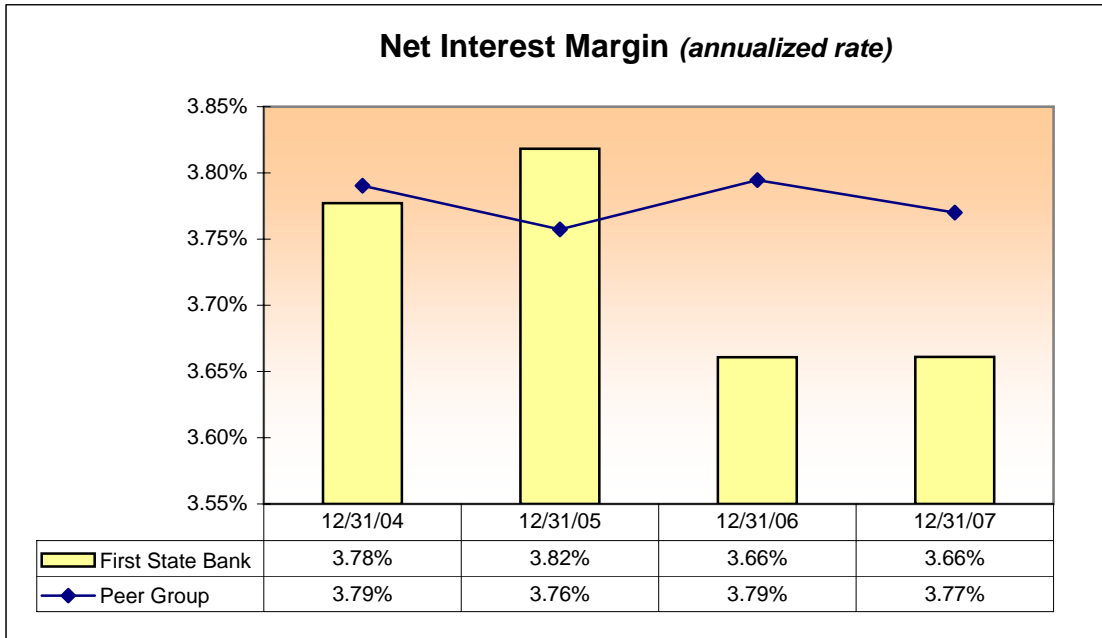


Peer Group Arkansas Banks \$500 mm to \$1 Billion
 Institution First State Bank Conway, AR

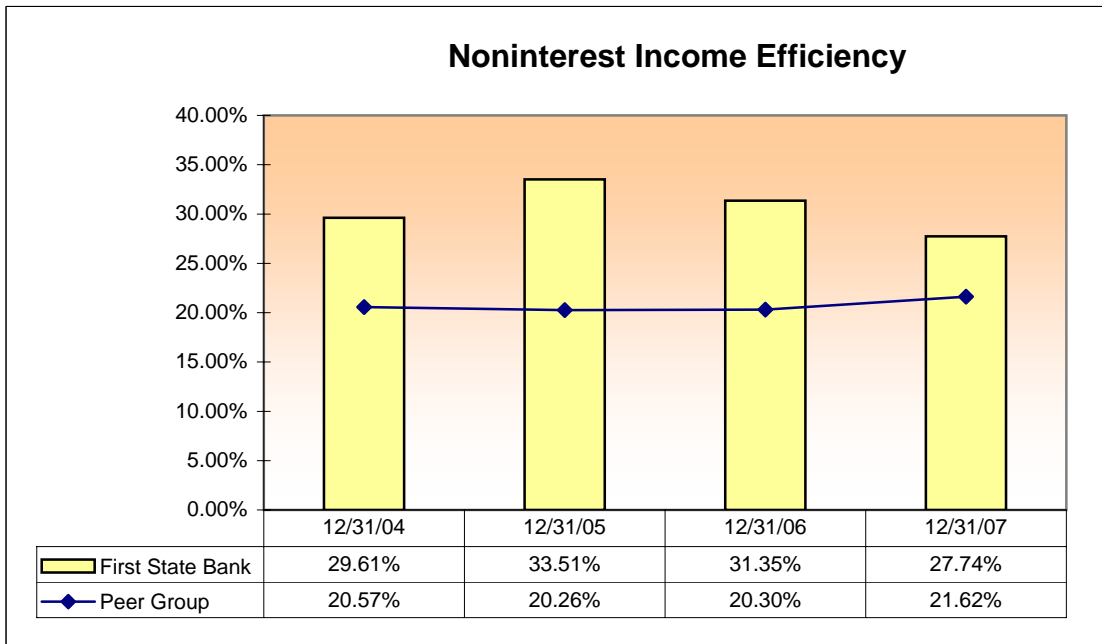


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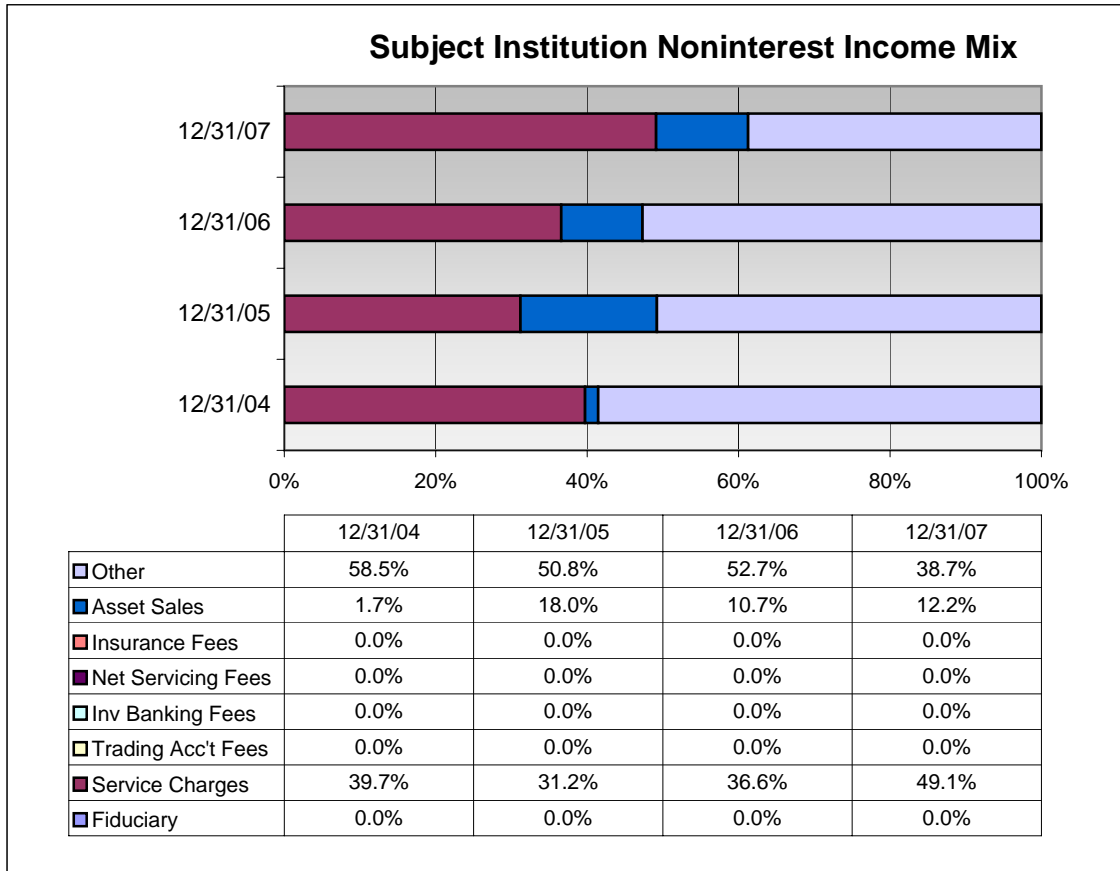


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 Institution First State Bank Conway, AR



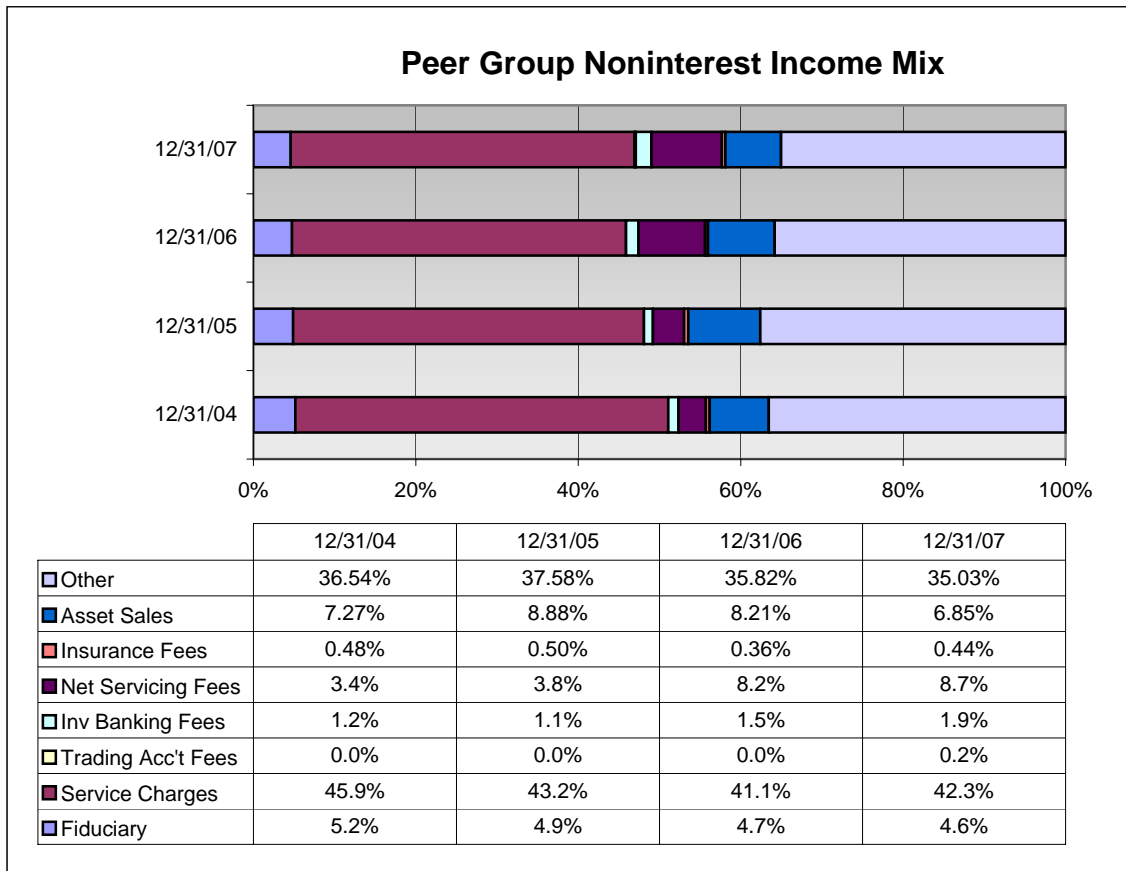
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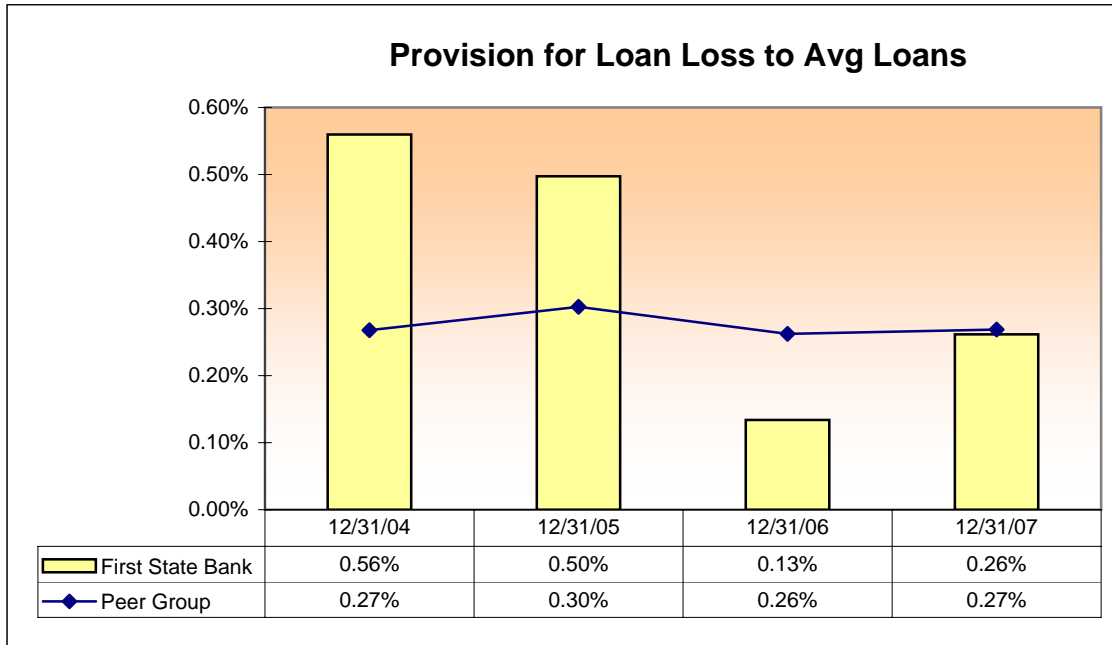
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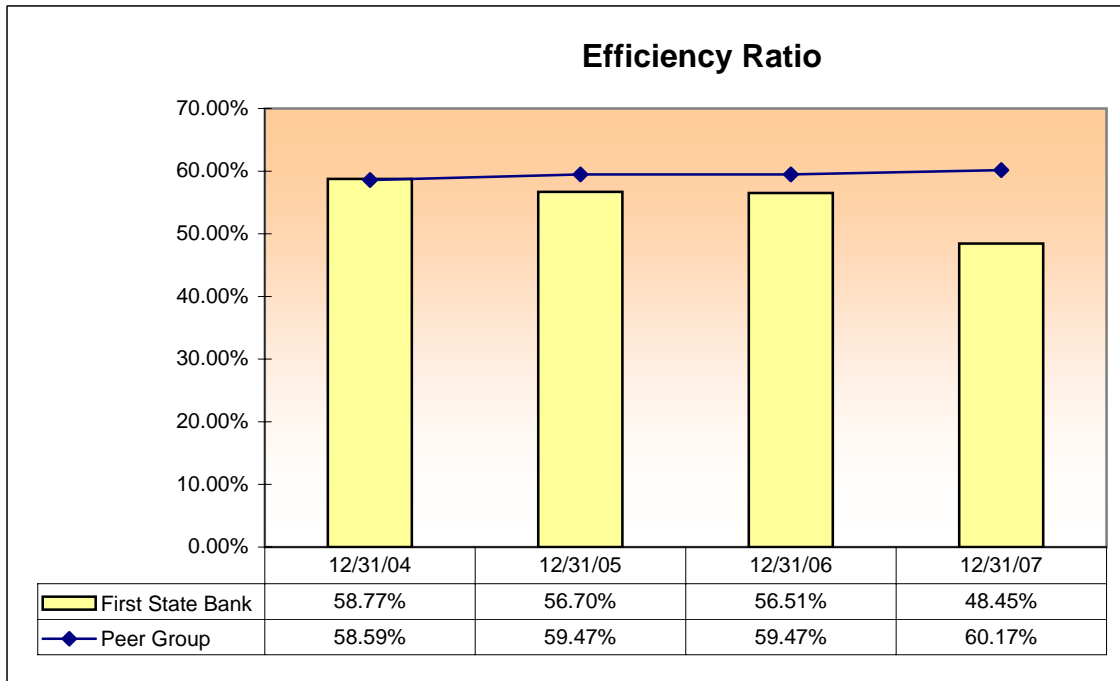


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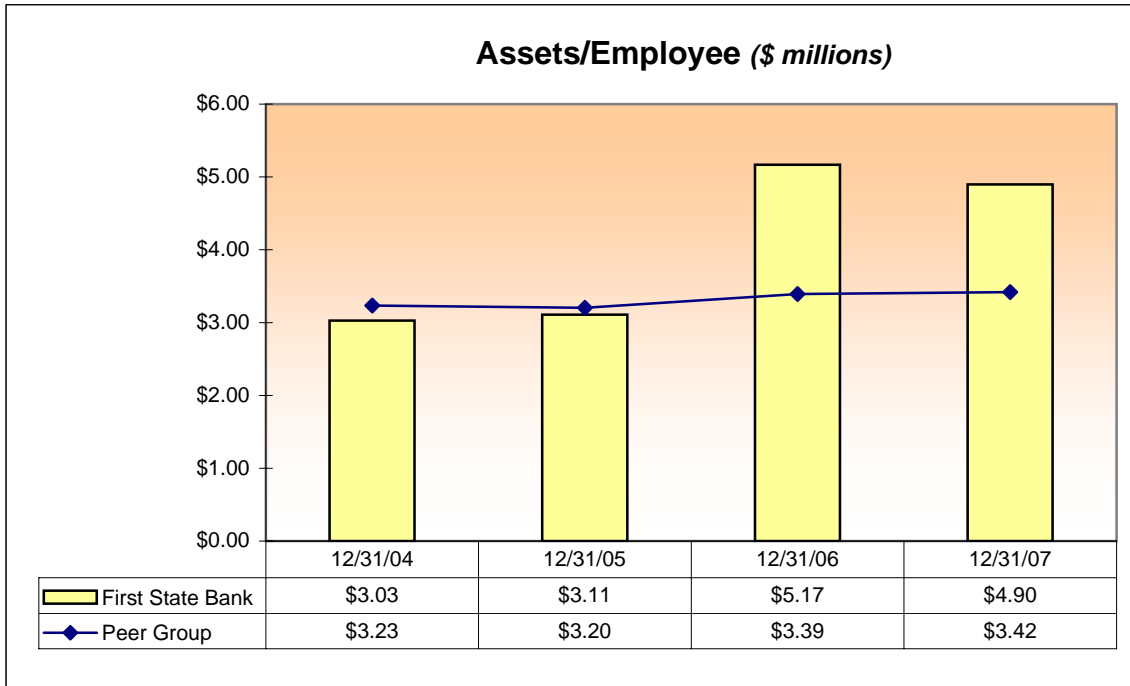


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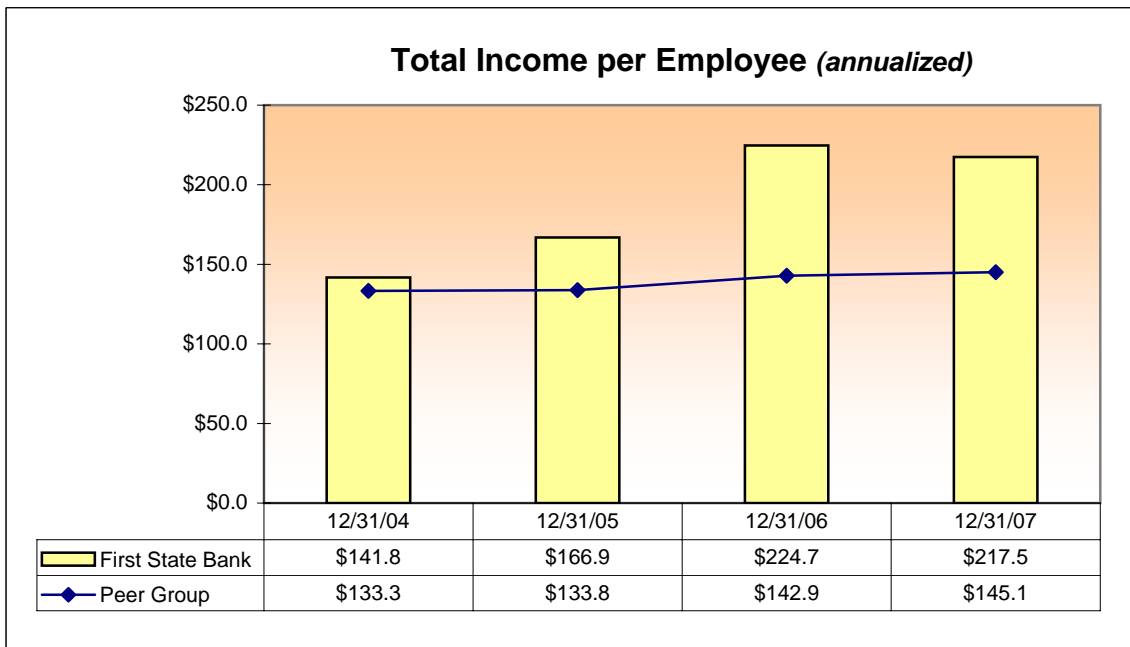


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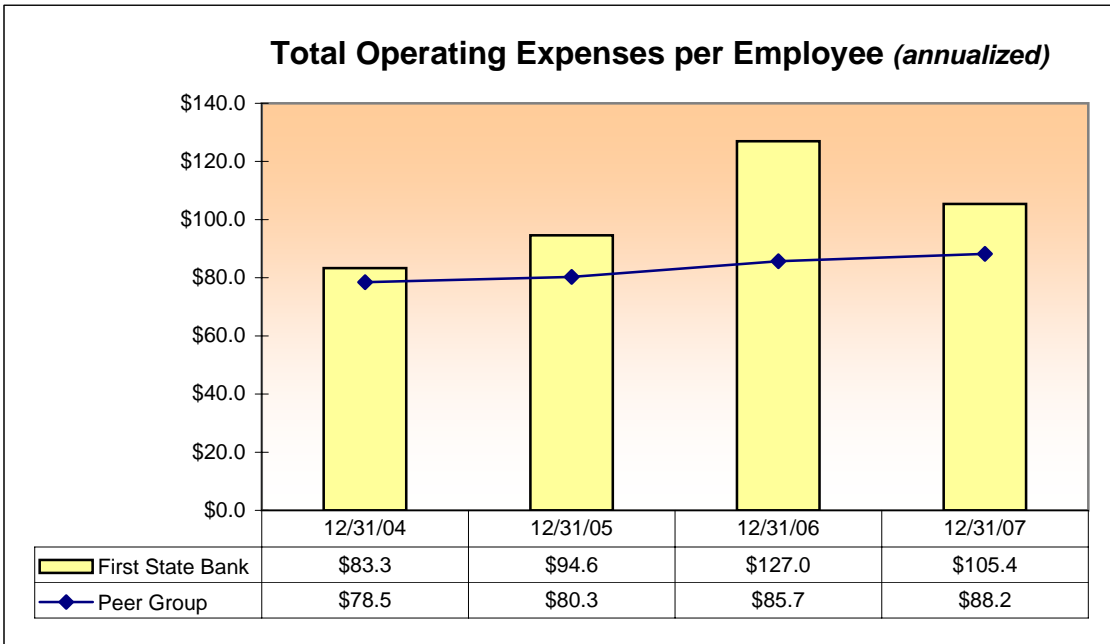


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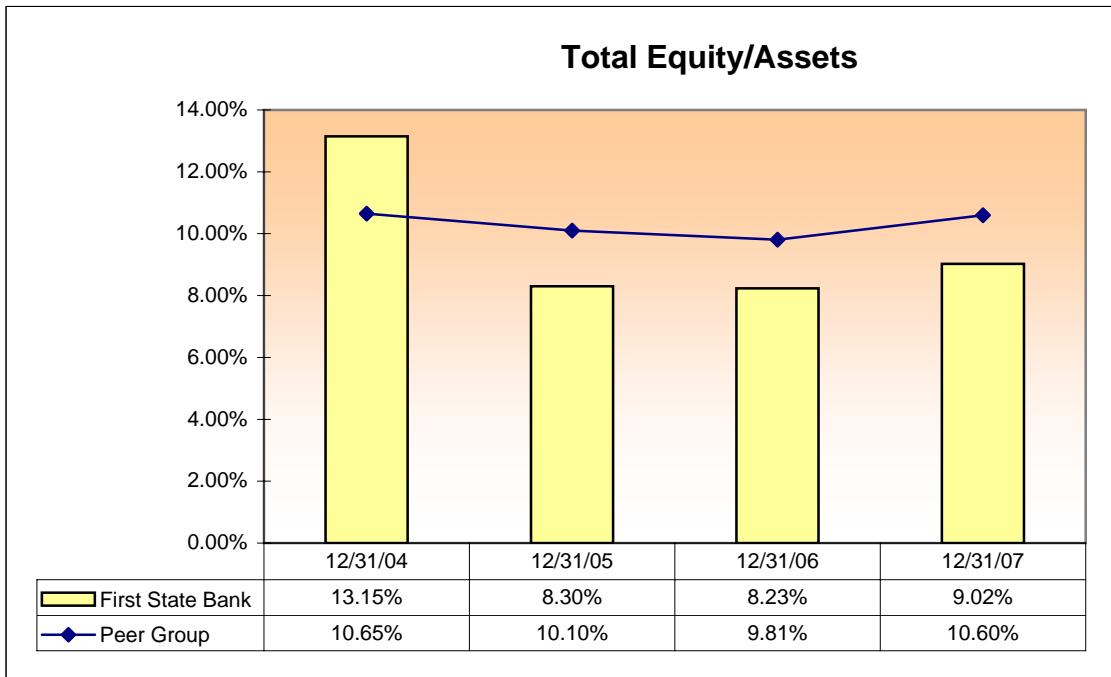


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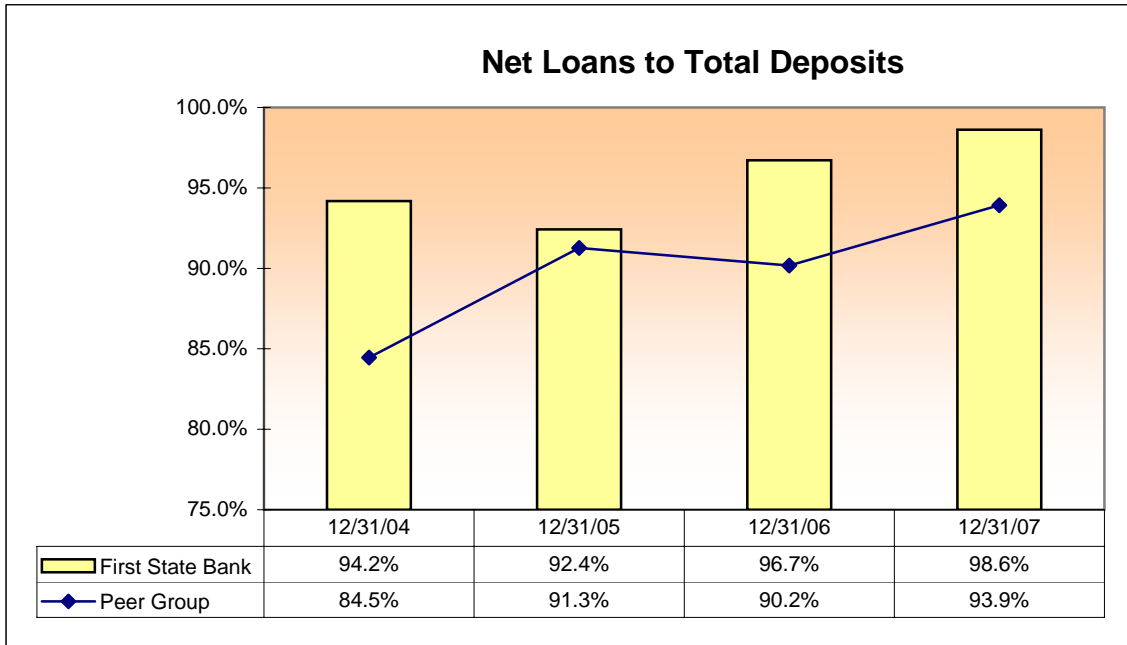


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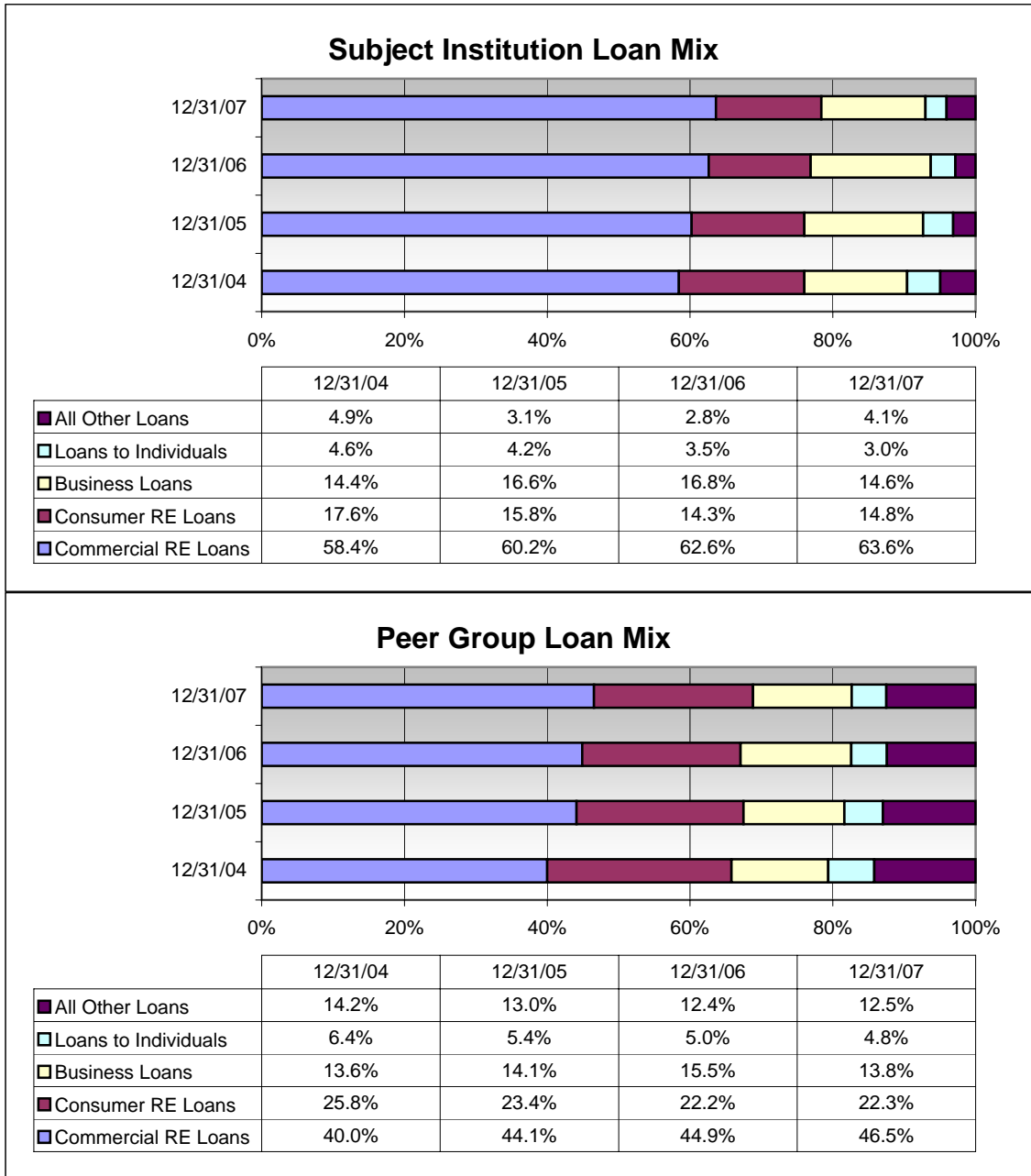
INSTITUTION PEER COMPARISON TREND CHARTS



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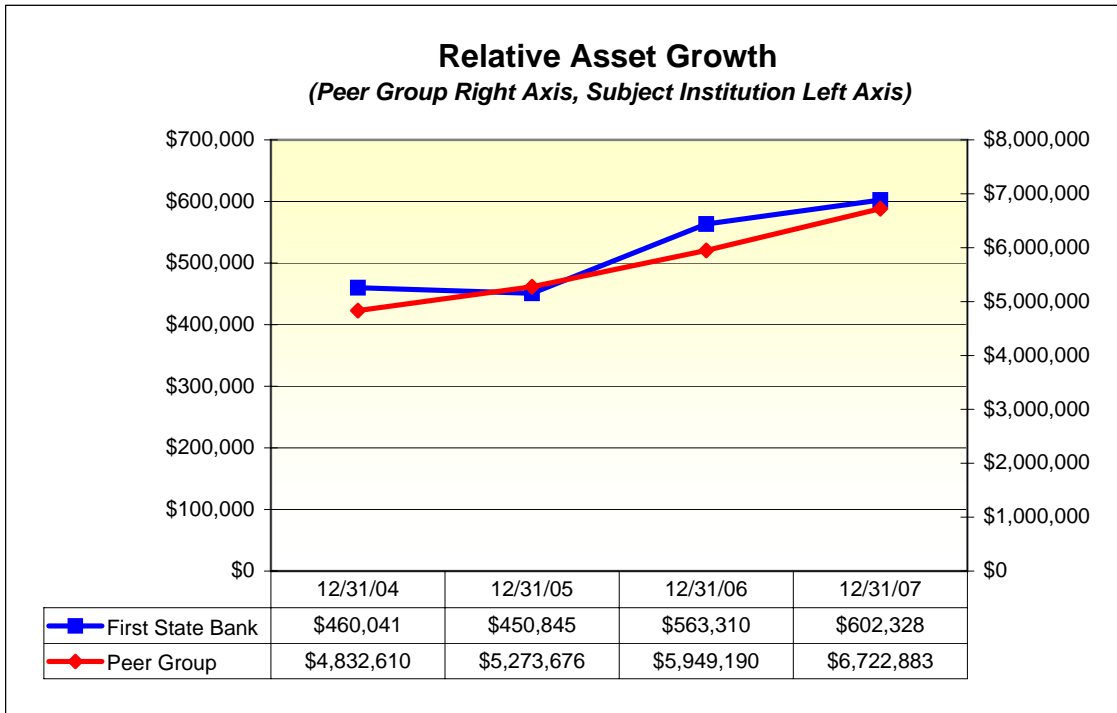
Institution First State Bank Conway, AR

INSTITUTION PEER COMPARISON TREND CHARTS

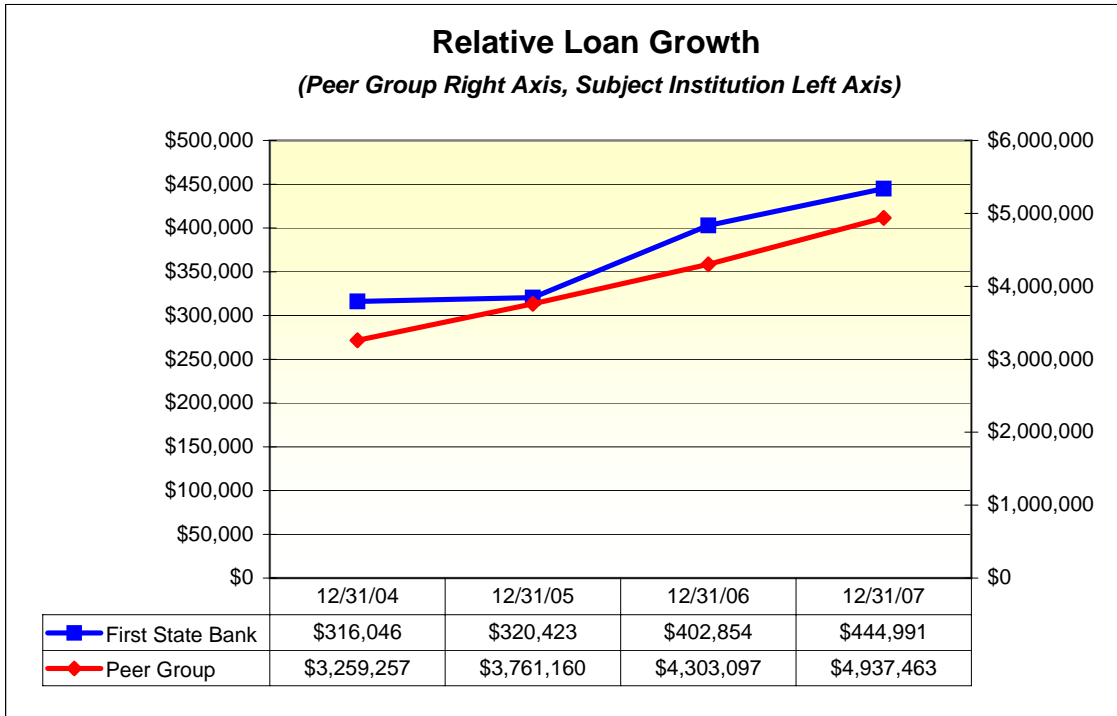


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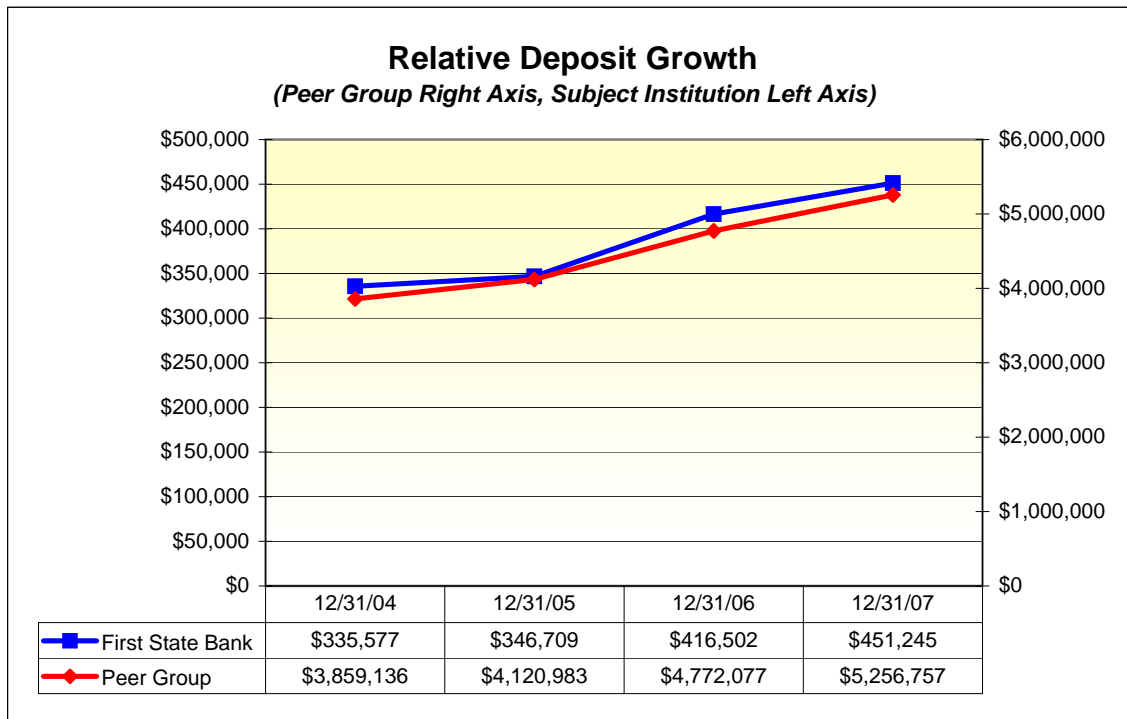


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